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AUTHOR Fiedler, Judith
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ABSTRACT

Randomly selected students (932) at the University of Wasnington completed a questionnaire on health insurance needs and preferences during the autumn quarter, 1976. The primary reason given for rejecting the university's plan was the possession of other coverage. Subscribers to the university plan did not differ from non-subscribers in most respects, although their rating of the plan was somewhat lower than the nonsubscribers' evaluations of their coverage. Among all respondents, there was close correspondence between the opinions of men and women. Students identified several desired services that are not now offered, and rejected proposals for maternity benefits and a mandatory health fee for expanded services at the health center. The questionnaire is included in the report. (Author/MSE)

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January 14, 1977

Student Opinion on Health Insurance: Needs, Preferences and Evaluation

Student Affairs Quarterly Survey

Autumn, 1976

Judith Fiedler
Assistant Director

SUMMARY

Nine-hundred thirty-two randomly selected students at the University of Washington completed a questionnaire on health insurance needs and preferences during Autumn Quarter, 1976. The primary reason given for rejecting the UW's Plan was the possession of other coverage. Subscribers to the UW's Plan did not differ from non-subscribers in most respects, although their rating of the UW's Plan was somewhat lower than was non-subscribers' evaluation of their coverage. Among all respondents, there was close correspondence between the opinions of men and women. Students identified several desired services which are not now offered, and rejected proposals for maternity benefits and a mandatory health fee for expanded services at Hall Health Center.

Educational Assessment Center Project Number: 570

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Introduction

Students at the University of Washington are offered the opportunity to subscribe to an Accident and Sickness Insurance Plan, which provides benefits under specific conditions defined by the Plan. Descriptions of the coverage offered, rates, and provisions appear in brochures and hand-outs distributed to entering students, in posters and signs displayed in various locations on campus, and in advertisements in the UW DAILY. In addition, brochures and information on the Plan are available in the Admissions and Registration areas for students to take. It is unknown how many students notice, pick up, and read these materials. Those who subscribe to the Plan, however, are a minority. 7014 students, 20% of the number registered in Autumn Quarter, 1976, chose the University's Plan.

The provisions and benefits offered are negotiated on a yearly basis by the University and the insurance carrier. In order to determine the needs and preference of students, and to provide sickness and accident protection which will be maximally advantageous, the Office of Student Affairs identified issues of health insurance and coverage as the subjects for the Quarterly Student Opinion Survey in Autumn, 1976, conducted by the Educational Assessment Center.

A random sample of 1,950 students received a questionnaire (Appendix A, B), requesting their participation in a survey of opinion on questions related to health care insurance. One thousand-forty sample members responded, of whom approximately 10% stated that they had no interest in the subject of University-sponsored health insurance. This report presents the results of analysis of the responses of the 932 students who completed the questionnaire. In the tables and figures which follow, for the most part, results are shown in terms of percentages of total response on each question. Where other forms of presentation are used, such as the percentage responding to each of a number of items

combined in a single figure, this is indicated. In many cases, the responses of students who subscribe to the University's Plan, and those who do not, are shown separately.

The present survey is the eighth of the regular quarterly studies of student opinion conducted under the Office of Student Affairs Survey Program. The first of the series, in Spring, 1974, also dealt with the subject of health insurance.* Where comparisons of the results of the first study with the current one are appropriate, they are included.

Demographic Characteristics

The survey respondents tend to be somewhat older than the typical student, and are more likely to be in the upper academic levels. It is probable that many younger students are still protected by health care insurance carried by their parents, and have therefore little personal interest in obtaining coverage. Part-time students are unlikely to subscribe to the UW's Plan, possibly because they may have other protection through employment or family insurance programs. Similarly, the UW Plan does not appeal strongly to those with dependents, either because it offers fewer benefits to this group, or for some other reason of cost or convenience. In a program designed for students, who are typically full-time at the University, unmarried, and without children, this pattern is not surprising. Respondents, both subscribers and non-subscribers, are somewhat more likely to be female than is true for the student body at large, but this difference is small. With these exceptions, the responses to the demographic questions, shown in Table 1, suggest that the survey respondents are reasonably representative of the student population.

*Survey on Student Opinion on University Health Care Facilities, September 27, 1974 (EAC-195)

Table 1

Demographic Characteristics

CLASS	RESPONDENTS All Respondents	RESPONDENTS UW Plan Members	UW Population*
Freshmen	9%	3%	15%
Sophomores	13	6	15
Juniors	19	19	19
Seniors	22	18	18
U-5	8	7	8
Grad/Prof	28	47	25
SEX			
Male	53	54	57
Female	47	46	43
NUMBER OF CREDIT HOURS AUTUMN QUARTER			
3 or less	6	2	
4 - 6	7	2	
7 - 9	9	14	
10 - 12	18	23	
13 or more	60	59	
AGE			
18 or under	8	1	
19 - 21	30	19	
22- 25	36	34	
26 - 29	18	32	
30 or over	18	15	
NUMBER OF DEPENDENTS			
None	70	73	
One	18	19	
Two	5	4	
Three or more	7	4	

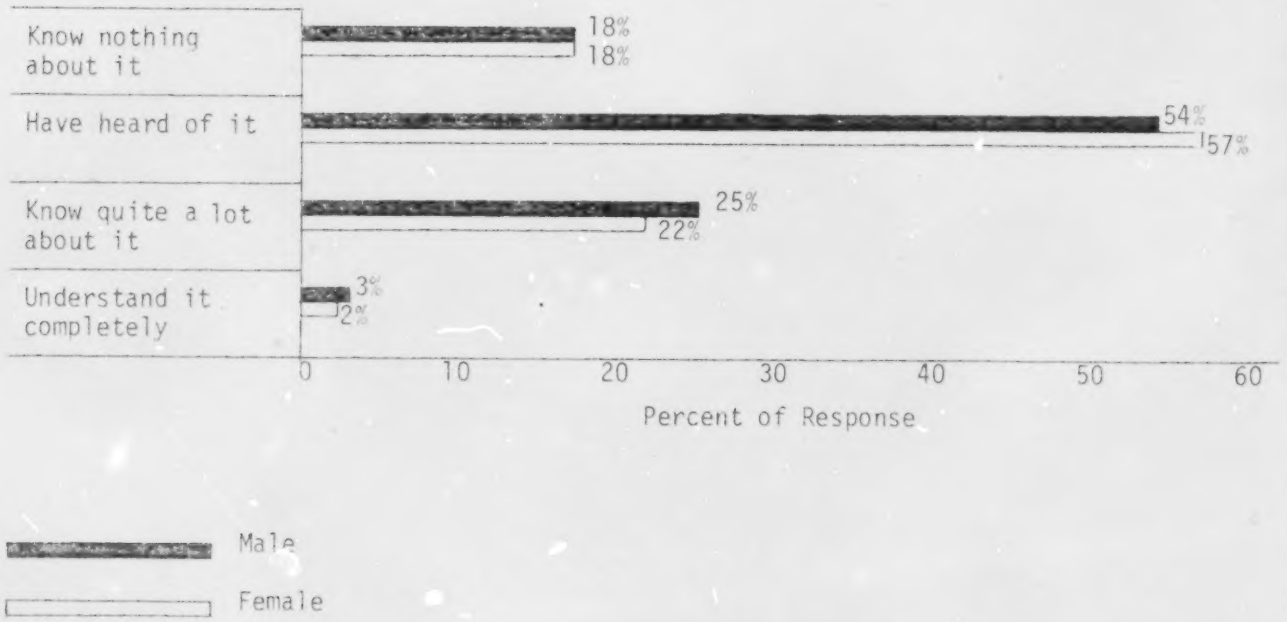
*UW Quarterly Statistics, Autumn, 1976

Results

Eighty percent or more of the respondents claim at least some familiarity with the UW Student Health Insurance Plan, although relatively few feel that their knowledge is more than minimal, and only 3% think that they understand it completely. As Figure 1 shows, this level of understanding does not differ greatly for men and women, and increases with education, as might be expected.

Figure 1

Familiarity With UW Student Health Insurance Plan



A few subscribers to the UW Plan seem to have made this choice while still claiming that they knew nothing about it, but this number is small (4%). It is interesting that the number of students who state that they understand it completely is very similar for subscribers and non-subscribers. Fifty-four percent of the UW Plan members think that they know quite a bit about it.

Although the proportion of respondents who understand it completely does not differentiate between members and non-members, there does seem to be a relationship between knowledge about the Plan and joining it. It is not clear, however, whether students subscribe because they understand its provisions, or if they learn about it as a result of their membership.

Compared with the 1974 group, however, the respondents who are subscribers show a slight decreased knowledge. Table 1 presents comparative figures for the two samples.

Table 1

Familiarity With UW Health Insurance Plan

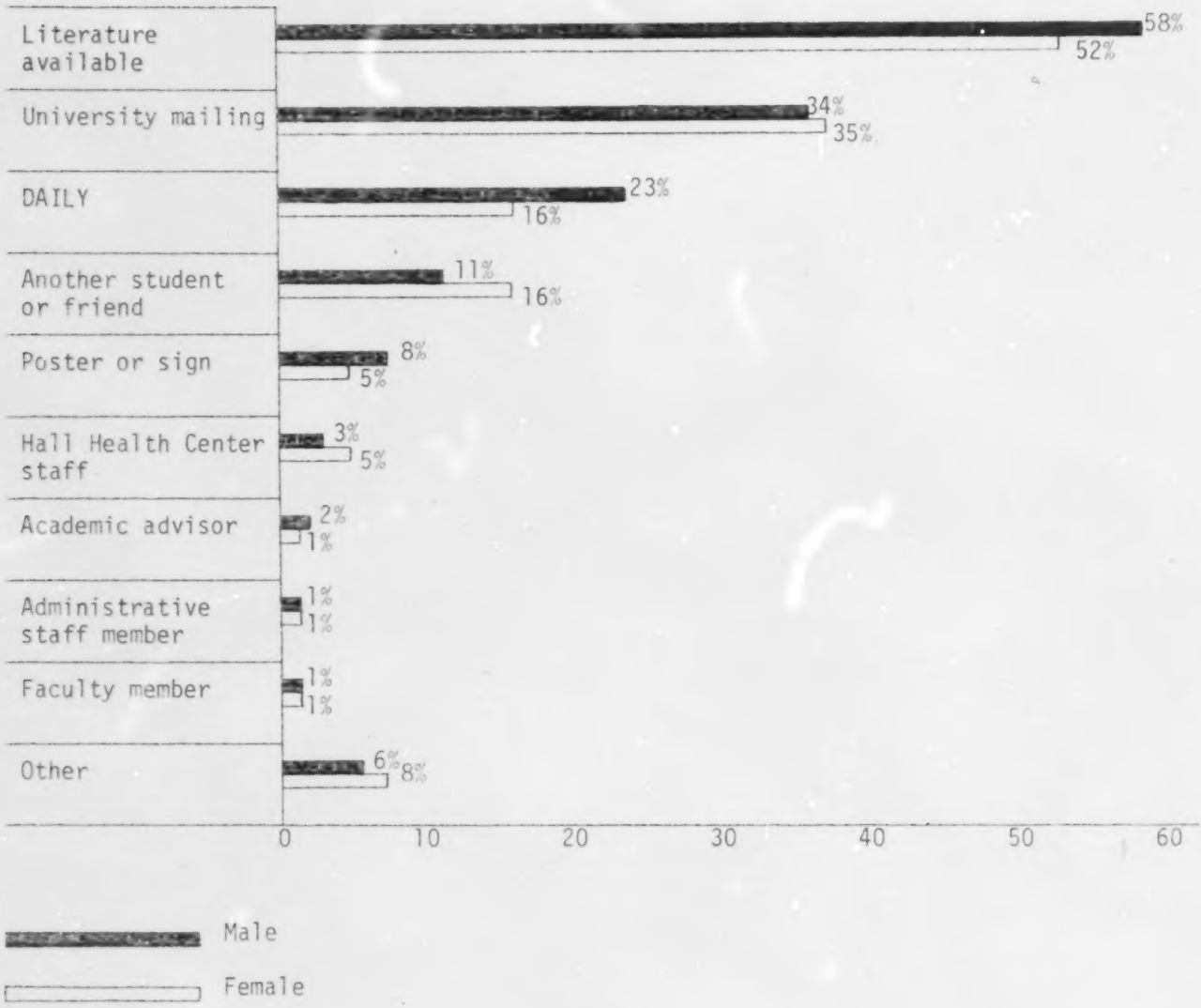
	1974 Subscribers	1976 Subscribers
Know nothing about it	2	4
Have heard of it (Have heard it mentioned)*	31	37
Know quite a lot about it (Understand it quite well)	67	59

At the time of the earlier study, the primary source of information about the UW Plan was literature available through the Admissions and Registrar's Offices, closely followed by University mailings. These are still the most important ways in which these details reach students. Other sources of information include those shown in Figure 2.

*Wording in parenthesis is from the 1974 questionnaire

Figure 2

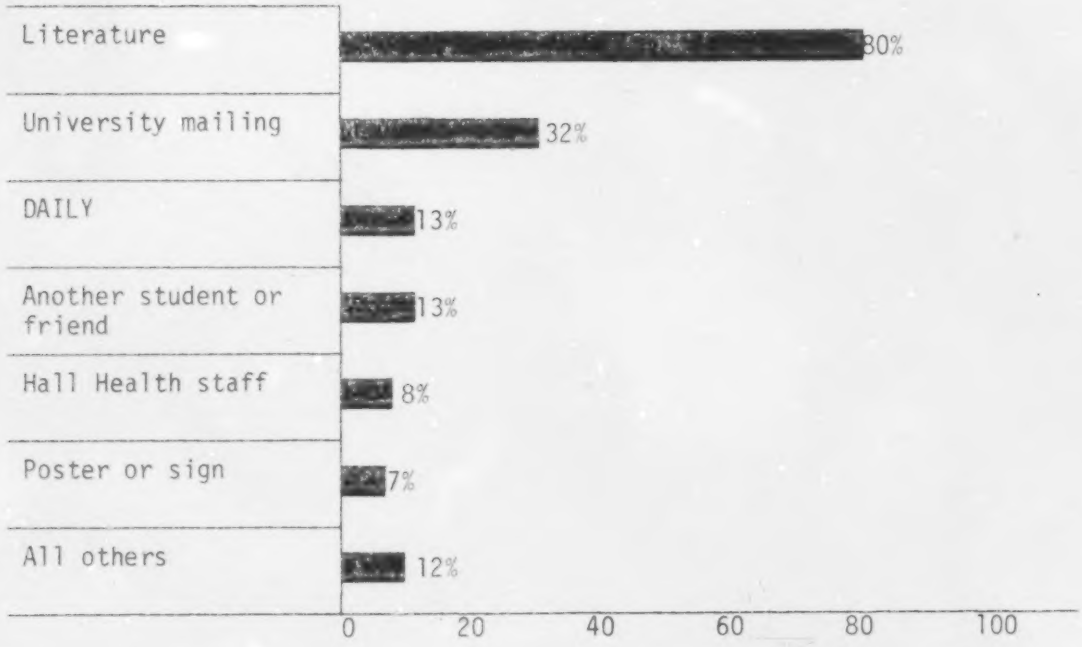
Sources of Information (% Responding)



The dependence on the primary source shows even more strongly among the subscribers to the UW Plan, 80% of whom learned about it from brochures or hand-outs, as Figure 3 indicates.

Figure 3

Sources of Information for Subscribers to UW Plan (% Responding)

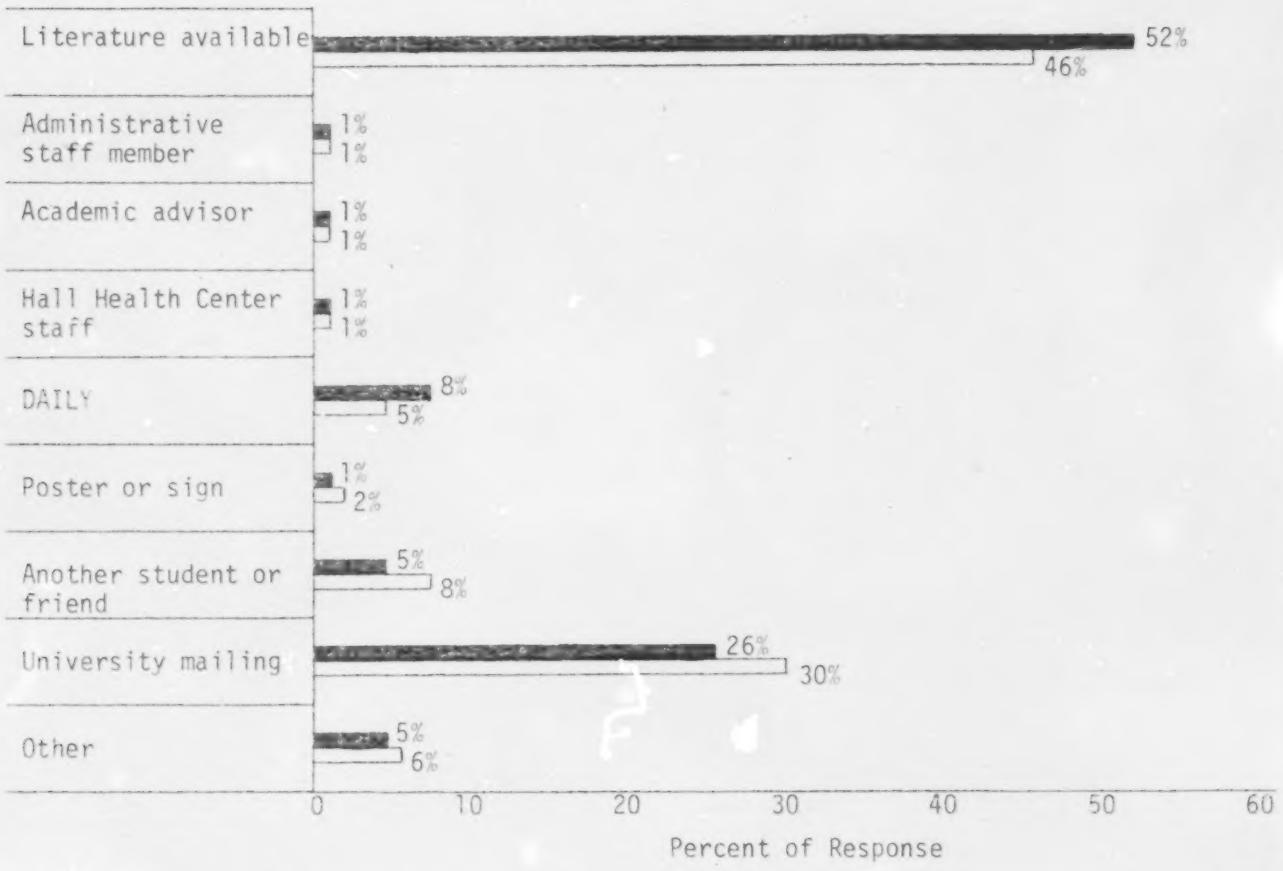


Part-time students, who may spend less time on campus, and thus have less access to some of the possible sources of information, do not seem to differ from others in this respect, nor does increased years as a student alter the ways in which this information is obtained.

The primary sources are also the most useful, in the student's judgment in general. Freshmen and sophomores are somewhat more likely to value mailings more highly than are other classes, but for the most part the students, whether or not they are members, agree on the usefulness of the various types of information about the Plan they have received. The responses shown in Figure 4 are similar to those obtained in 1974.

Figure 4

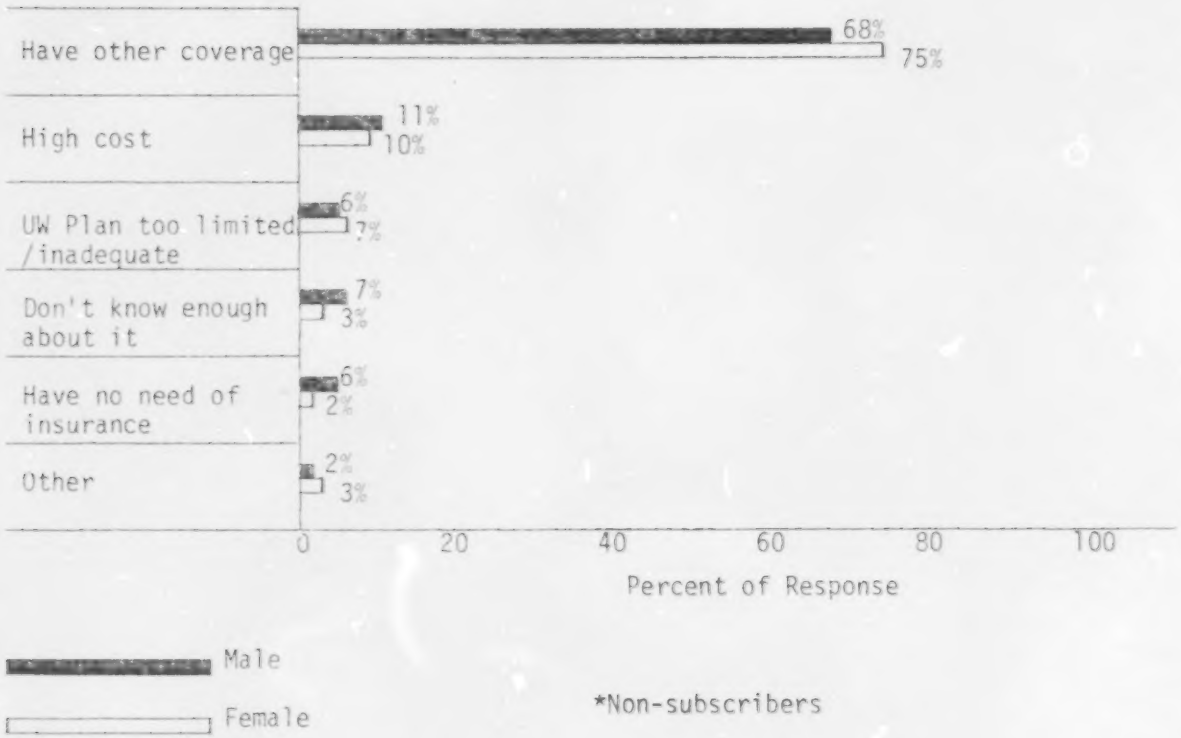
Most Useful Source of Information



Students who did not select the UW's Plan, for the most part, already had other coverage. This factor, as shown in Figure 5, far outweighs any of the other reasons given.

Figure 5

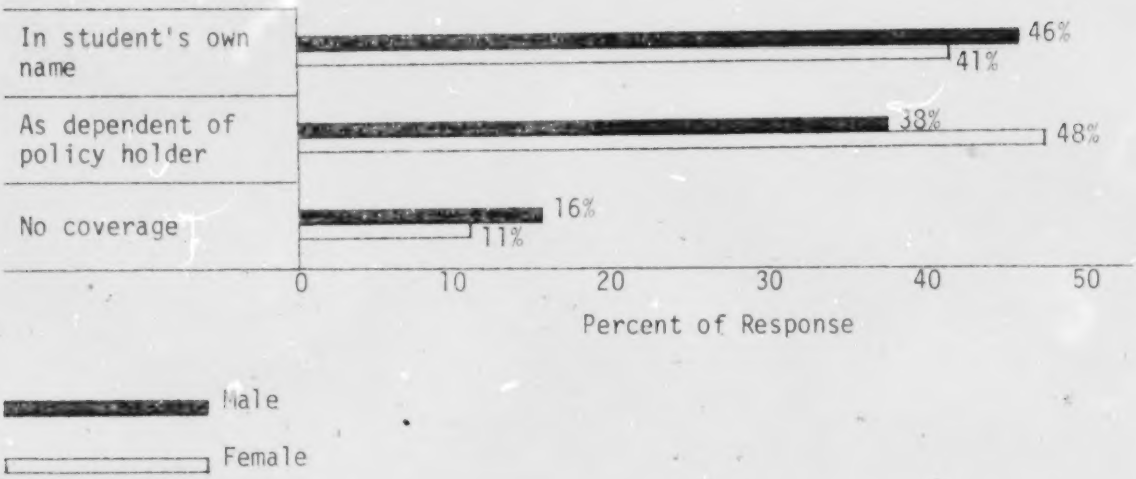
Reasons for Rejecting UW's Student Health Insurance Plan *



Very few students are without some form of health insurance protection. This coverage is almost evenly divided between policies held in the student's own name, and coverage as the dependent of a policy holder.

Figure 6

Present Health Insurance Coverage



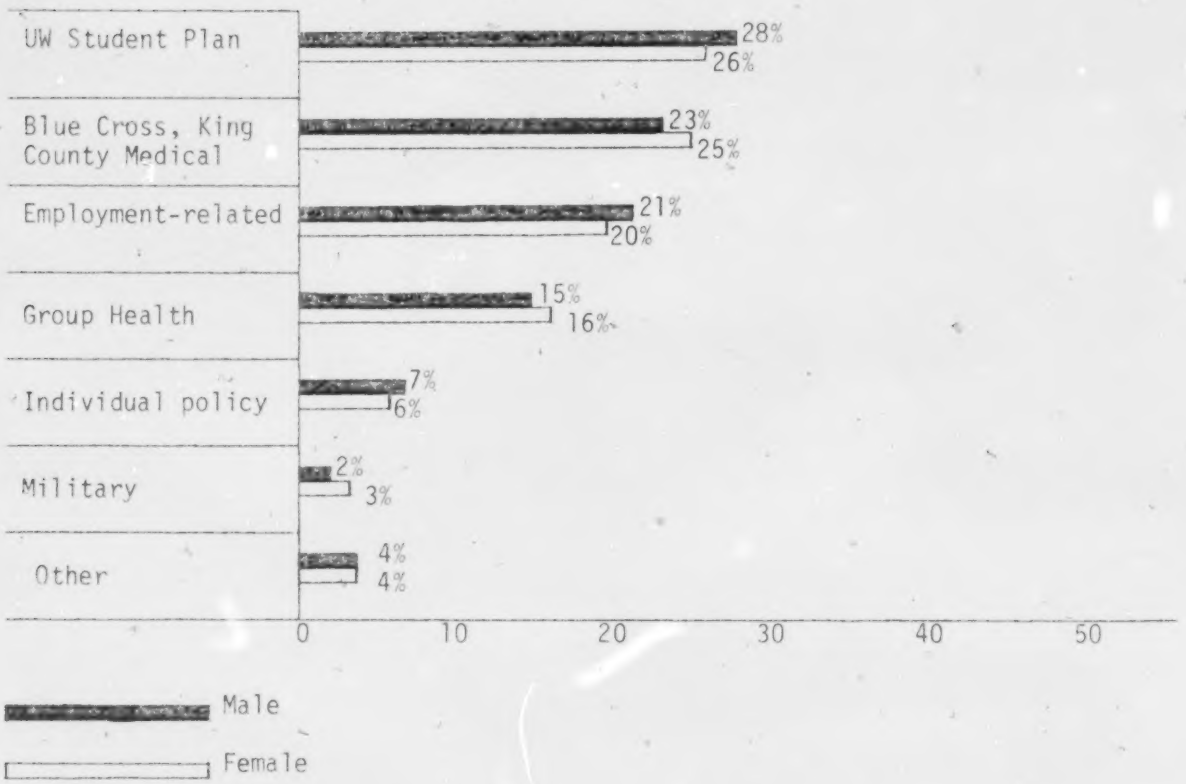
The survey did not investigate the frequency of multiple or overlapping health care policies, but it is probable that some number of students fall into this group. The responses, however, do not suggest that it is a large one. There were 783 citations of various types of insurance, while 740 respondents had previously stated that they had some type of coverage. The implication must be that no more than 40 to 45 of these citations represent duplicate policies.

It is clear that students respond to information about health insurance which is brought to their attention at registration time. The informal communication system based on DAILY articles and conversations with friends which is so influential in other aspects of campus life does not so operate where the issue of insurance coverage is concerned.

Whatever their source of knowledge, however, the majority of UW students have decided against the University's health insurance program. One-hundred ninety-three students report subscribing to the UW Plan, fewer than 30% of the respondents. The various plans which students hold are shown in Figure 7.

Figure 7

Types of Health Insurance or Coverage (Percent Reporting)



Membership in the UW Program has decreased only slightly since 1974, when 32% belonged. The reasons for rejecting the UW Plan in 1974 and at the present time, as shown in the earlier figure, were very similar.

Part-time students, registering for 6 or fewer credit hours in Autumn Quarter, were least likely to subscribe. The relationship between number of credit hours and membership appears in Table 2.

Table 2

UW Plan Membership by Number of Credit Hours (% responding)

Number of Credit Hours	UW Plan Members	Representation in sample
3 or less hours	2	6
4 - 6 hours	2	6
7 - 9 hours	14	9
10 - 12 hours	23	18
13 or more credit hours	59	60

The typical "full-time" student, registering from 9 to 12 credit hours each quarter, is of course usually considered the norm, as their representation among the respondents indicates. Students just below this level, however, are disproportionately likely to subscribe to the UW Plan, while students carrying the heaviest academic load are less likely to belong than their actual numbers in the sample would predict.

Over half of the students who responded report that they have requested or received benefits from their health insurance companies. The number drops sharply when subscribers to the UW Plan are viewed separately, however, with about one-third of the students giving this answer. Figure 8 shows these responses.

Requests for benefits tend to vary inversely with number of credit hours. Eighty-three percent of the students who report 3 or fewer credit hours have claimed benefits, in contrast to 55% of those registered for 13 or more hours. This distribution appears in Table 3.

Table 3

Claims for Benefits by Number of Credit Hours

Number of Credit Hours	Percent Reporting Claims
3 or fewer	83
4 - 6	67
7 - 9	56
10 - 12	53
13 or more	55

The tendency to claim benefits under the UW Plan has increased very strongly since 1974, when only 22% of the subscribers had made such requests. It is unfortunate that the study obtained no information on the total number of individual claims, as opposed to claimants. It is not clear whether the past three years has seen an overall increase in use of the system's benefits, or whether some students have simply become much more active in requesting benefits for each covered occurrence. The relatively small number of UW Plan subscribers are more satisfied than dissatisfied by how the program operates. They rate their insurance substantially lower than do those who hold other policies, however, as Figure 9 indicates.

Figure 8

Students Requesting or Receiving Benefits

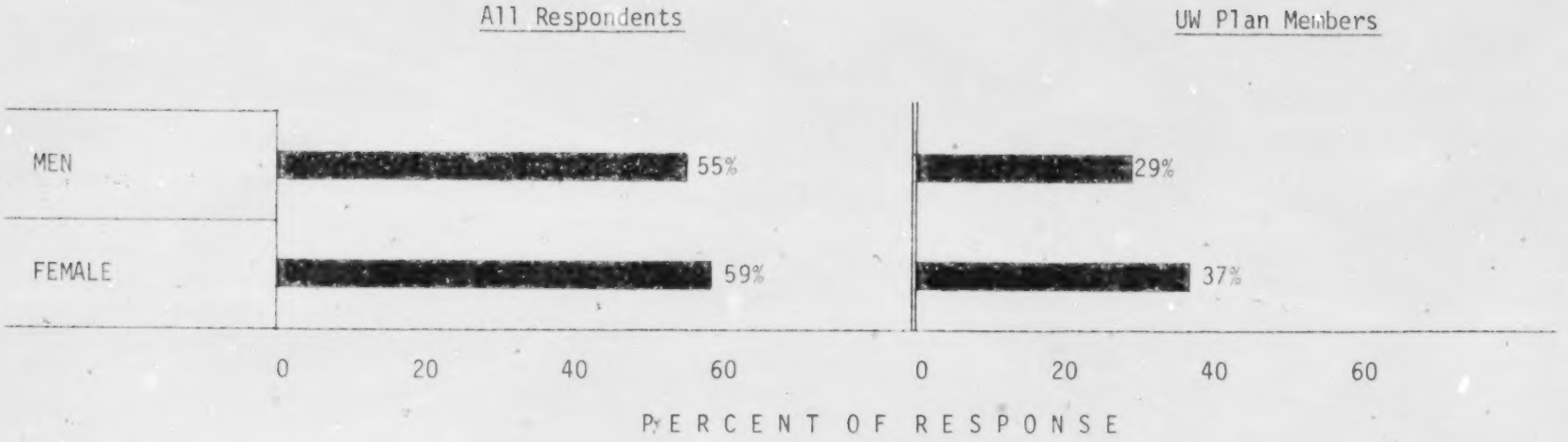
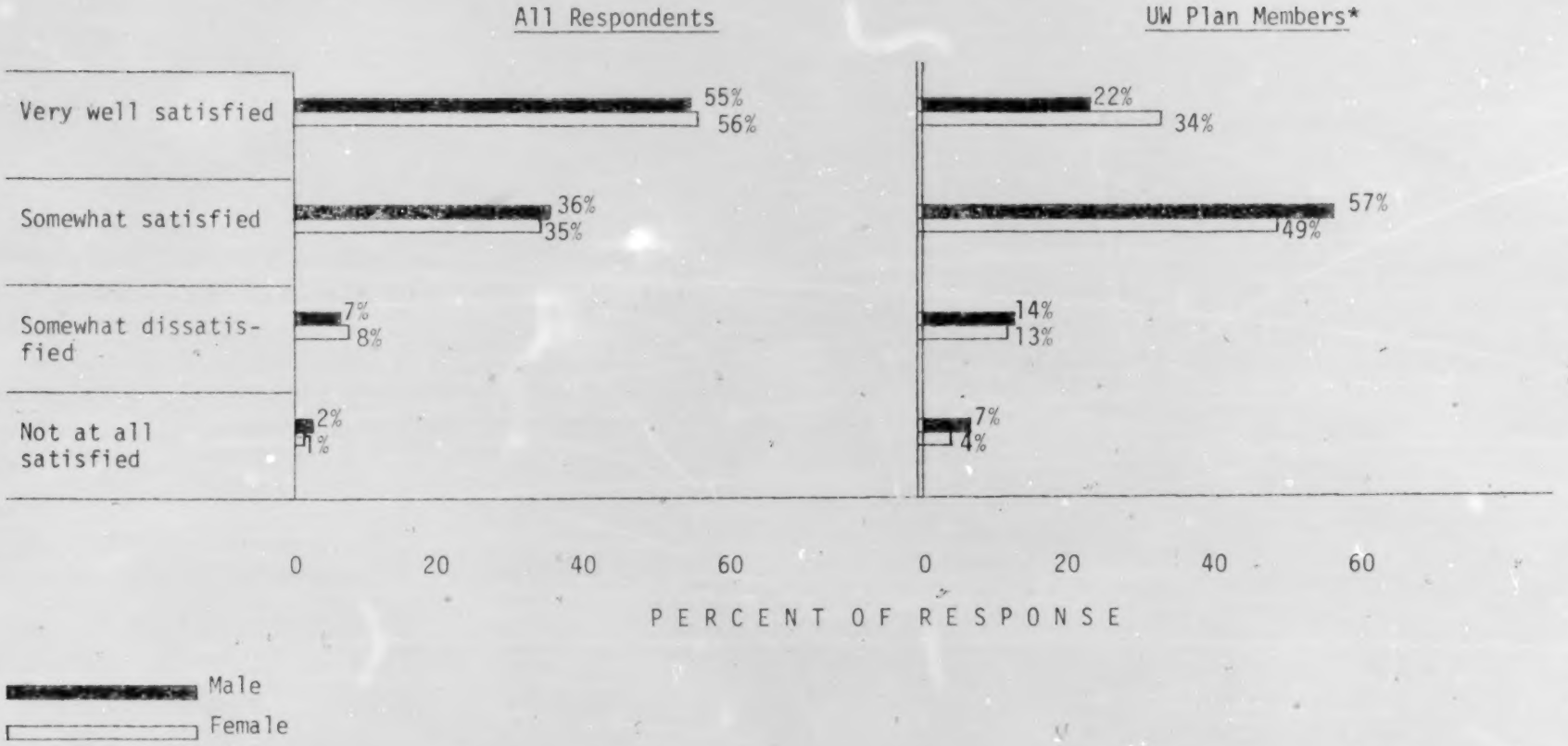


Figure 9

Satisfaction With Present Health Insurance

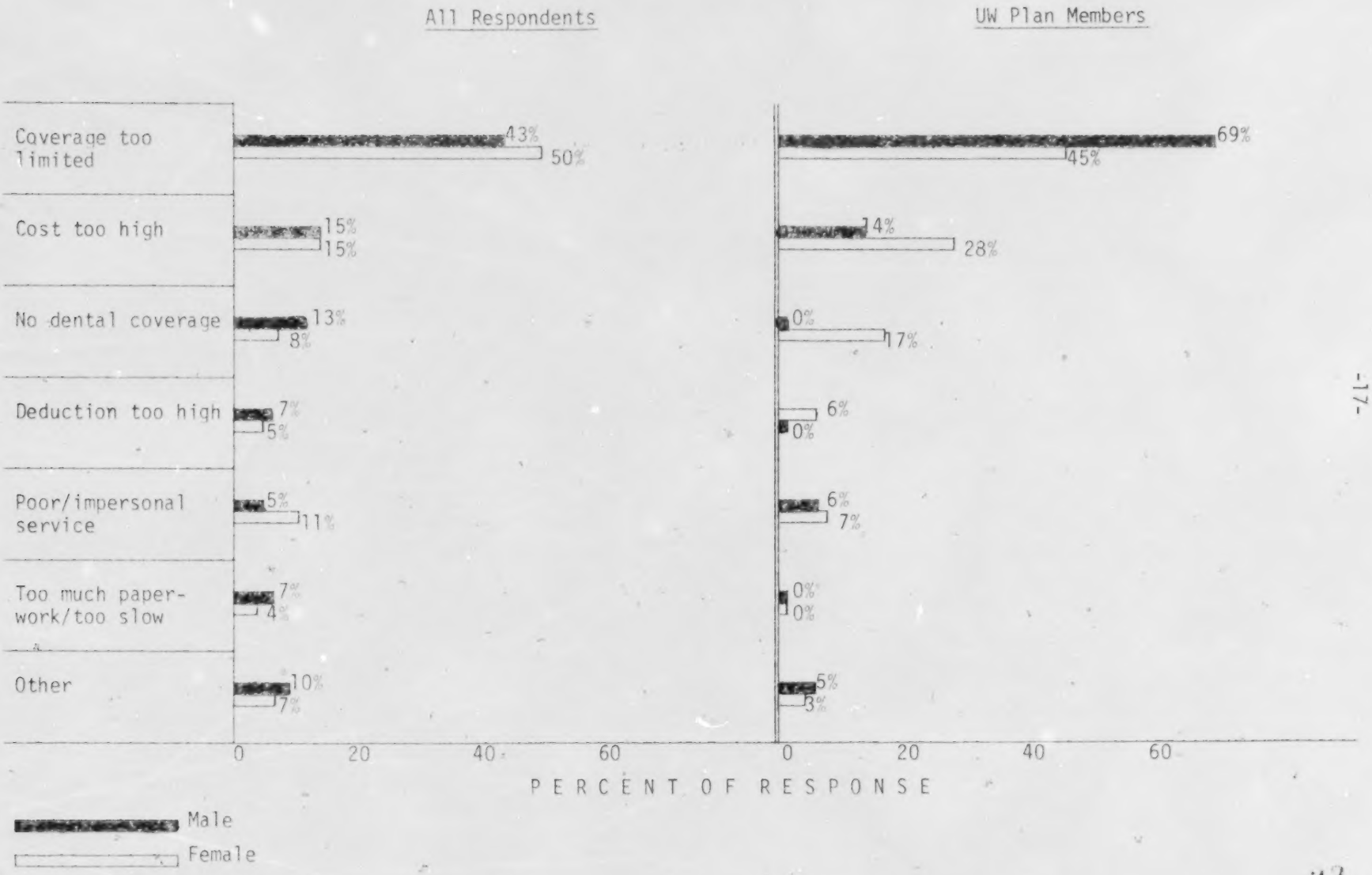


Women in the sample are somewhat more satisfied than are men. In light of their slightly greater use of the coverage (shown in Figure 8), this suggests that the programs meet any special needs of women adequately. Students who are registered for the fewest number of credits regard their coverage most favorably, with 70% rating themselves as "Very well satisfied." Despite their criticism, UW Plan subscribers report themselves more satisfied than did the comparable group in 1974.

Students who are dissatisfied most often cite inadequacies in coverage as the reason for their discontent. This response is noticeable especially among members of the UW Plan, who also criticize the high cost of subscription. In general, however, the distribution shown in Figure 10 does not differ for UW Plan members and non-members.

Figure 10

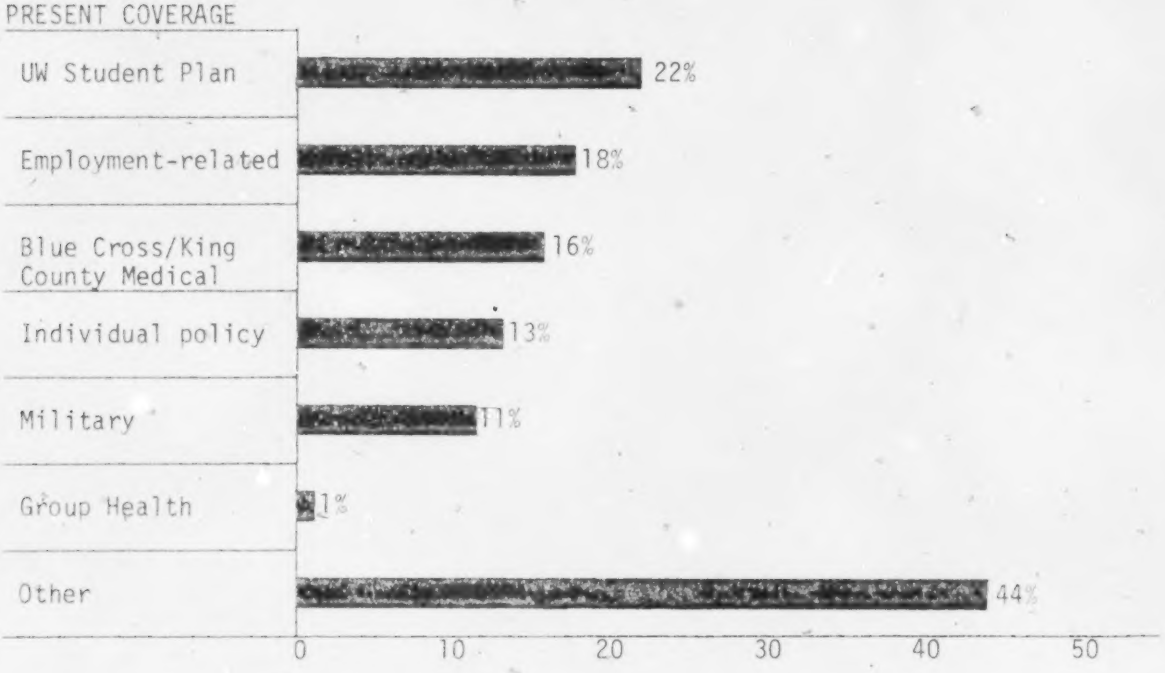
Reasons for Dissatisfaction With Present Health Insurance Plan



In one instance, at least, the respondents suggested a new source of dissatisfaction, in the citing of lack of dental coverage. This particular inadequacy was not specifically mentioned in the earlier study, although for the most part the reasons for lack of satisfaction given then were similar to those currently named. Oddly, given the relatively low evaluation of the UW Plan, only a minority of subscribers intend to increase or obtain other health insurance. These responses, shown in Figure 11, suggest that the students might expect little improvement in other forms of insurance.

Figure 11

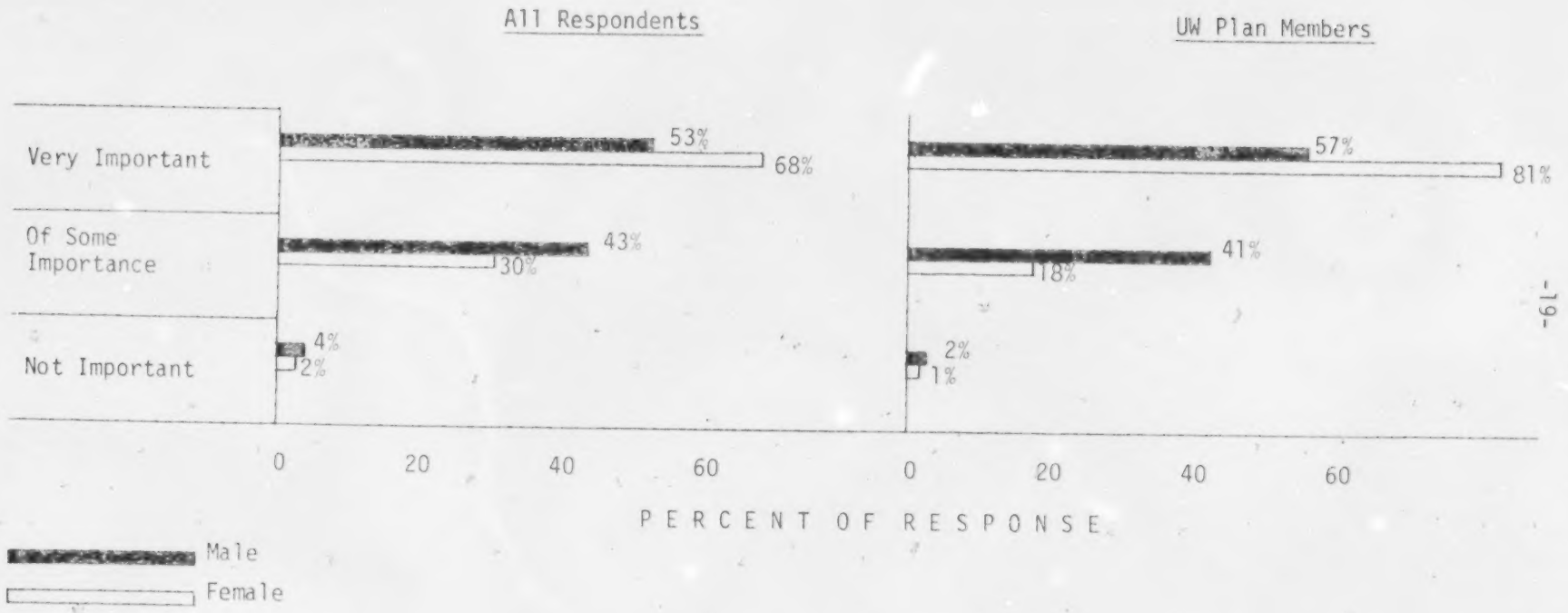
Intention to Obtain or Increase Health Insurance (% Responding)



Almost all respondents consider health insurance protection of at least some importance, as shown in Figure 12.

Figure 12

Importance of Health Insurance to Respondent



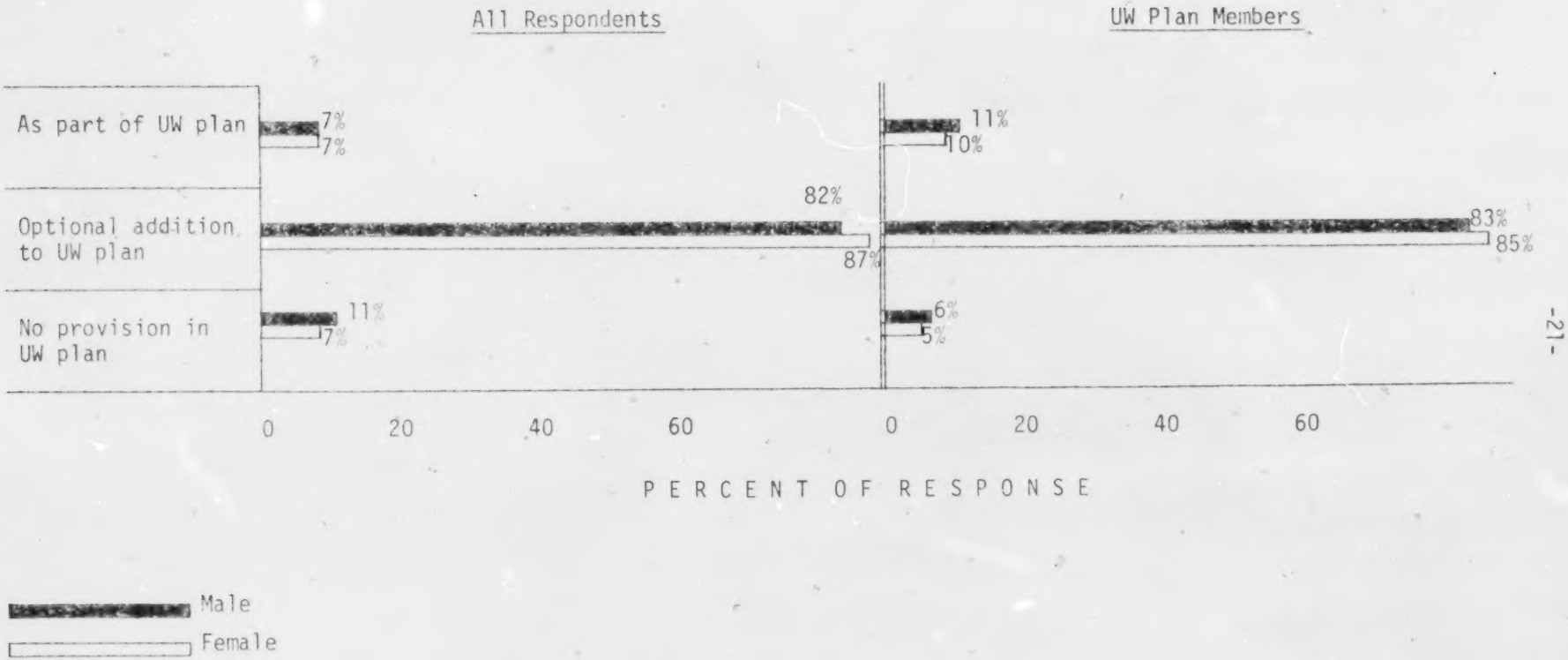
This might be considered an obvious response, but when coupled with the answers given to a question on whether medical expenses could cause the respondent to drop out of school, it becomes apparent that for many students this is a real concern, and that they recognize the role which insurance coverage can play in helping to protect them from this danger. Seventy-nine percent of the UW Plan members see being forced to drop out for this reason as a possibility.

An overwhelming majority of respondents support the suggestion that the UW offer more than one type of insurance plan, enabling students to subscribe to only those portions which would meet their individual needs. Ninety percent of all respondents choose this option, among whom are 90% of the present UW Plan members. There is less unanimity about the precise characteristics of these proposed multiple plans. Approximately half of the respondents (54% men, 56% women) approve an optional accident coverage provision in addition to the present plan. This group represents 89% of the current subscribers, who thus identify what they apparently perceive as a lack of service.

A second possible expansion of the University's Plan would be the inclusion of maternity care and benefits. Few students support this extention as part of the basic coverage, while a large majority approve it as an optional service, to be paid for by those who might make use of it or choose to include it. Despite the assumption that this type of coverage would appeal especially to women, Figure 12 shows almost no difference by sex in the responses to this question.

Figure 12

Opinion on Inclusion of Maternity Benefits



Given the small support for this option as part of the regular coverage, the answers to a question on how large an increase in cost would be accepted to provide it are minimally informative. Women are somewhat more likely than men (25% versus 18%) to approve maternity coverage at the lowest suggested increase, 20% over the present rate, and are no more willing to gain it at any higher cost. Sixty-nine percent of the women who responded, and 76% of the men, felt that the UW should not include full maternity coverage if any increase at all occurred as a result. UW Plan subscribers shared the prevalent view of possible maternity coverage, and were equally emphatic in response to the next question, asking if students favored full maternity benefits at the cost of some reduction in present services. Eighty-nine percent of the subscribers answered "No," while among all students 92% of the men and 86% of the women also gave this answer.

In the next section of the questionnaire, students were asked to rate the importance to them of a number of services or benefits which might be included in a University-sponsored insurance program, from those which were considered essential to those which should not be offered. These ratings are shown in Table 4.

Table 4

Rating of Services and Benefits

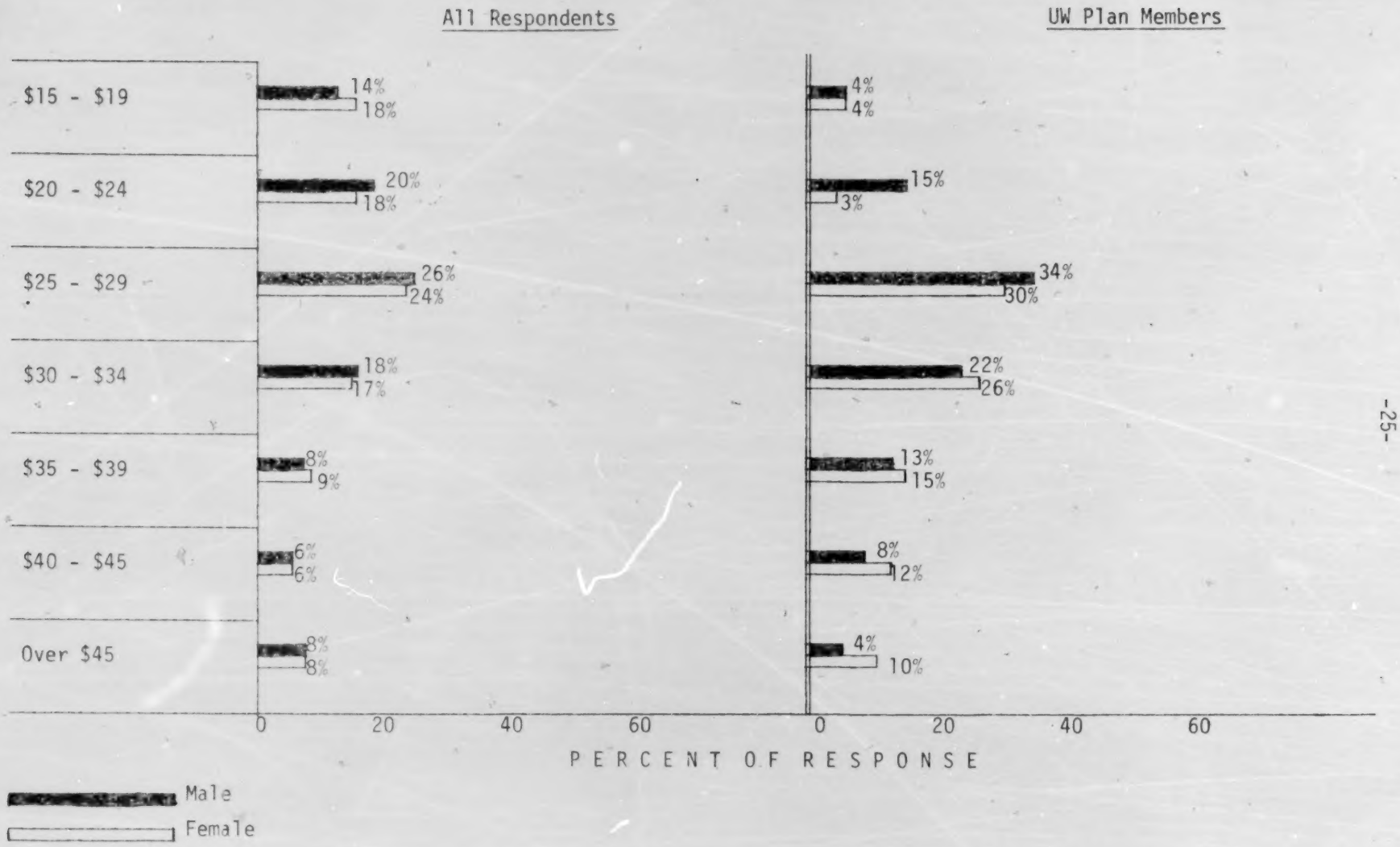
	Essential	Quite Important	Of Some Importance	Not Important	Should not be offered	
Full maternity benefits	4	9	31	24	32	100%
Partial maternity benefits	9	18	37	16	20	100%
Birth control services	40	21	19	7	13	100%
Abortion services	19	22	24	11	24	100%
Psychiatrist's office visits	14	23	35	14	14	100%
Partial payment of hospital room and board	53	28	14	2	3	100%
Full payment of hospital room and board	42	28	18	6	6	100%
Essential surgery	82	13	3	1	1	100%
Elective surgery	7	24	38	16	15	100%
Physician's office visits	33	32	26	6	3	100%
Consultation fees or specialists	31	32	29	5	3	100%
Ambulance charges	34	29	27	7	3	100%
Hospital emergency rooms	55	28	13	3	1	100%
Major medical coverage	49	31	13	4	3	100%
First dollar coverage	10	17	29	23	21	100%
Prescription drugs	21	31	34	9	5	100%
Dental treatment	35	37	22	4	2	100%
Laboratory tests	39	39	18	3	1	100%
Total coverage such as Group Health Co-op	26	26	26	11	11	100%

The single outstanding service rated as essential is Essential Surgery, with 82% of the respondents making this choice. There is a high probability that the ill-chosen wording contributed to this rating, since respondents might find it difficult to consider something labeled "Essential" as anything else. On the other hand, previous studies do indicate that emergency surgery is considered very important by most students. In contrast, very few see maternity benefits and elective surgery as essential. It is probable that these results repeat opinions which are very frequently voiced by students, that individuals who choose to engage in certain activities should bear the cost of them. Since birth control services and abortion are more strongly supported, it is probable that the respondents see these as alternatives to voluntary maternity. As would be predicted, women rate birth control and abortion more highly than do men. The ratings of the proposed services do not differ substantially from those reported in 1974. It appears that students' judgments of the relative importance of health care services is quite consistent, and probably reflects basic similarity in the needs and life styles of these groups.

The amount which students are willing to pay for health care insurance and services is somewhat higher for UW subscribers than for the sample as a whole, although the medians for these two groups are close together. As Figure 13 shows, these sums in either case tend to be low.

Figure 13

Willingness to Pay/Cost Per Quarter



While subscribers to the UW Plan are aware of the cost of this coverage, which starts at $26.45 per quarter for a single person at the present time, the responses of many other students appear rather unrealistic.

Large majorities of both men (74%) and women (73%) reject the proposal to offer expanded services at Hall Health Center at the cost of a mandatory quarterly fee, although a somewhat larger number of UW Plan members (38%) favor the idea. There are not many suggestions for the type of services which should be added under this scheme, but small numbers of students name dental care, optical facilities, and abortion or birth control services as desirable. The amount of money which students were willing to pay for this service, on the other hand, was quite low, with 64% choosing under sums of $10.00 per quarter.

Students divided almost evenly on the question of whether they would also enroll in a health insurance plan if a mandatory University program were instituted. UW Plan subscribers, on the other hand, indicated strongly that this would be their decision. Seventy-eight percent said that they would obtain supplemental insurance coverage even under a mandatory University health care program.

two years. This may be due either to changes in the benefit packages, or to a reported increase in insurance claims of all types to increase in the society as a whole. There is, however, another explanation, which raises in its turn other questions. Students report themselves less well satisfied with the UW Plan than with other forms of coverage. This may well account for why subscribers will fail to use the Plan, but does not explain why they have chosen it under these circumstances. Students subscribe to the Plan at the time of registration each quarter. The normal response to dissatisfaction would not be to renounce claims, but rather to refuse to renew the insurance. It is possible that the dissatisfied students are in their first quarter of coverage, and have already decided not to claim benefits for some loss, but the timing of the study makes this unlikely. In addition, the consistent level of subscription over a number of years argues against this point. Adding to the perplexity is the fact that the great majority of subscribers indicate no intention of increasing or adding to their present coverage.

The majority of subscribers who criticize the limited coverage offered by the UW Plan indicate an important reason for the lower rating given this insurance. Women, on the other hand, are less likely to cite limited coverage as a reason for dissatisfaction than are men. Limited coverage and high cost are complementary issues. Coverage is usually considered adequate or inadequate in terms of its cost, and many subscribers would be willing to pay higher prices for more benefits. The idea of dental coverage, not restricted to emergency care, is relatively new, but substantial minorities of both female subscribers and non-subscribers consider its omission a noticeable lack.

Another proposed addition to the UW Plan finds little favor. Neither men nor women, whether or not they subscribe, support the inclusion of maternity benefits in the basic Plan. Rather, the respondents believe that such coverage

Discussion

An outstanding impression left by these data is of the paucity of differentiation, between men and women, between students in 1974 and 1976, between students in different class years, and in many instances, between those who choose to subscribe to and those who reject the University's Health Insurance Plan. Distinctions between respondents in these various categories proved so slight in most cases as to be meaningless, and do not warrant presentation of the data in multiple analyses. From the responses we know that students claim some knowledge about the Plan, and the sources of their information. These facts may be useful for the purposes of planning advertising information campaigns, but it is clear that most students who reject the University Plan do so for reasons not directly connected with its provisions. The approximately 70% who do not subscribe do not tell us that they dislike the Plan, for the most part, but rather that it is unnecessary to them. In particular, the Plan is not seen as so valuable that students would maintain registration simply in order to join; respondents taking 6 or fewer credits disproportionately are unlikely to subscribe.

A substantial difference does appear, however, when the respondents are asked about their claims for service or benefits under their policies. Male students who hold the UW Plan are only a little more than half as ready to submit such claims as are those covered under other systems. Women subscribers are somewhat more likely to claim, but they still do not make such requests as frequently as do non-subscriber women. Those students who carry the least credit hours are most ready to claim benefits.

Whatever may be the present reluctance of UW subscribers to claim benefits from their insurance, their requests have increased dramatically over the past

should be optional, and paid for only by those who choose to do so. This evaluation of the necessity of maternity services is shown again in the ratings of the importance of various proposed benefits. Maternity benefits and elective surgery were seen as least essential. While students tended to be in agreement on which benefits and services were desirable, their estimations of the costs of such coverage was in many cases unrealistically low.

In summary, the respondents valued health insurance coverage, but chose whether or not to subscribe to the UW's Plan primarily on the basis of membership in other plans, rather than its own merits or deficiencies. The subscribers did not rate the Plan highly, but did not seem ready to substitute another form of coverage, or to add to their insurance. The criticisms of their plans which were offered did not differ in kind for subscribers and non-subscribers, although subscribers appear to make less use of their benefits for reasons which are not clear.

The general agreement in ratings of importance of benefits and on the inclusion of several proposed services should provide guidance in planning future health insurance provisions for students at the University of Washington.

Appendix A

UNIVERSITY OF WASHINGTON
SEATTLE, WASHINGTON 98195

October 25, 1976

Educational Assessment Center

Dear Student:

Within the next few months, the University of Washington must decide on the provisions and benefits to be included in the Accident and Sickness Insurance Plan to be offered to students in 1977-78. In order to be sure that the plan which will be available has the features and benefits which are most needed, the Office of Student Affairs is seeking the opinions of a randomly selected sample of students on the coverage they want in the University plan for health insurance and health care.

Your name has been selected as a part of this sample. The enclosed questionnaire contains questions on what you, as a representative student, think about these issues. Completing the questionnaire and returning it as soon as possible in the post-paid envelope which is supplied will provide the University with essential information on student preferences and needs.

This study is being conducted by the Educational Assessment Center as part of the program of Student Affairs Quarterly Surveys. Your participation is voluntary, and the responses you give will be held in confidence by the EAC, and used only to assist in planning health care and health insurance programs. Your name does not appear on the questionnaire in any form.

We realize, however, that you may have no special interest in health insurance programs at this time. If this is the case, and you do not wish to participate, will you please send back this letter, with the box below checked, so that we know the questionnaire was delivered? Thank you very much.

Please do not hesitate to call me or the Office of Student Affairs if you have questions about the survey, or wish further information. We appreciate your cooperation in this study, which will aid in planning programs of benefit to all students.

Sincerely,

Judith Fiedler

Judith Fiedler
Assistant Director

JF:bjg
Enclosures

☐ I have no interest in student health insurance at this time, and prefer not to participate in the survey.

1400 N.E. Campus Parkway, Room 453; PB-30 / Telephone: (206) 543-1170

UNIVERSITY OF WASHINGTON

EDUCATIONAL ASSESSMENT CENTER

Student Affairs Quarterly Student Opinion Survey

Fall, 1976

1. How familiar are you with the University's optional Student Health Insurance Plan?

   ____ a. I know nothing about it *(Please skip to q. 4)*

   ____ b. I have heard it mentioned, but don't know much about it

   ____ c. I know quite a lot about it

   ____ d. I understand the Plan completely

2. From which sources have you learned about the Plan?

   ____ a. Literature in the Registration or Admissions area

   ____ b. Faculty member

   ____ c. Departmental or Administration staff member

   ____ d. Academic Advisor

   ____ e. Hall Health Center staff member

   ____ f. DAILY advertising or announcement

   ____ g. Poster or sign on campus

   ____ h. Another student or a friend

   ____ i. University mailing

   ____ j. Other *(Please specify)* _____

3. Please note in the space at right the letter of the one source of information you found most useful. ____

4. If you are not enrolled in the University's Student Health Insurance Plan, what made you decide against it?

   ____ a. Cost is too high

   ____ b. Coverage is too limited

   ____ c. Have other coverage

   ____ d. See no need for health insurance

   ____ e. Don't know enough about the plan

   ____ f. Did not know such a plan existed

   ____ g. Other *(Please specify)* _____

5. Are you covered by any type of health insurance now?

   ____ a. Yes, in my own name

   ____ b. Yes, as a dependent of someone who is covered

   ____ c. No *(Please skip to q. 10)*

6. What kind of health insurance coverage do you have now?

   ____ a. UW Student Health Insurance

   ____ b. Blue Cross or King County

   ____ c. Individual policy through an insurance company

   ____ d. Insurance carried by an employer

   ____ e. Group Health Cooperative coverage

   ____ f. Military coverage

   ____ g. Other *(Please specify)* _____

7. Have you requested or received benefits under your present health insurance plan?

____ Yes ____ No

8. How satisfied are you with your present health insurance?

____ a. Very well satisfied

____ b. Somewhat satisfied

____ c. Somewhat dissatisfied

____ d. Not at all satisfied

9. If you are not satisfied with your present health insurance, what do you consider its defects?

_____

_____

10. Are you considering obtaining or increasing your health insurance?

____ Yes, considering it ____ No, not considering it

11. How important is health insurance coverage to you?

____ Very important ____ Of some importance ____ Not important

12. Could unexpected, heavy medical expenses force you to drop out of school? ____ Yes ____ No

13. Do you think the University should offer more than a single health insurance plan so that students could select the plan which best fits their own needs?

____ Yes ____ No

14. Would you be interested in an optional low-premium plan which offered only accident coverage, instead of both sickness and accident coverage as in the present University plan?

____ a. Would be interested in accident coverage in addition to sickness coverage

____ b. Would be interested in accident coverage only instead of other plan

____ c. No, am not interested in any University plan

15. Some students have requested that the University plan include maternity benefits, even though this would increase the costs for all students. Others think that maternity coverage should be paid for only by the students who are likely to use it, or that the University should have nothing to do with maternity coverage. Do you favor

____ a. Maternity coverage as a part of the regular student insurance plan

____ b. A special optional maternity coverage plan, only for students who choose to buy this coverage

____ c. No provision for maternity coverage in any University plan

16. The provision of full maternity benefits in the UW Student Health Insurance Plan would be likely to increase the rates. Would you favor the inclusion of full maternity benefits if it:

____ a. Increased rates by 20%

____ b. Increased rates by 30%

____ c. Increased rates by 40%

____ d. Increased rates by 50%

Or would you

____ Not favor inclusion of full maternity benefits if it meant any increase?

17. Would you support the inclusion of full maternity benefits if it cost no more, but reduced coverage for some other types of services?

____ No

____ Yes - Which coverage would you recommend be reduced? _____

18. The following list contains a number of services or benefits which might be included in a health insurance plan. Please rate each of these, on a scale where 1 means that the service is essential and 5 means that the service should not be offered. Keep in mind the fact that insurance cost becomes higher when more benefits are provided.

Please circle the number which indicates your rating.	Essential	Quite Important	Of some importance	Not important	Should not be offered
a. Full maternity benefits	1	2	3	4	5
b. Partial maternity benefits	1	2	3	4	5
c. Birth control services	1	2	3	4	5
d. Abortion services	1	2	3	4	5
e. Psychiatrist's office visits	1	2	3	4	5
f. Partial payment of hospital room and board	1	2	3	4	5
g. Full payment of hospital room and board	1	2	3	4	5
h. Essential surgery	1	2	3	4	5
i. Elective surgery	1	2	3	4	5
j. Physician's office visits	1	2	3	4	5
k. Consultation fees or specialists referred by primary physician	1	2	3	4	5
l. Ambulance charges	1	2	3	4	5
m. Hospital emergency room services (when not admitted to the hospital)	1	2	3	4	5
n. Major medical coverage (blanket coverage of all types of medical expenses) with a front-end deductible feature, paying benefits <u>after</u> some amount such as $25, $50, $100 is paid	1	2	3	4	5
o. A plan providing first dollar coverage, but with relatively low maximum benefits to keep costs down	1	2	3	4	5
p. Dental treatment for accidents to natural teeth	1	2	3	4	5
q. Prescription medicines, drugs, or supplies	1	2	3	4	5
r. Laboratory tests and x-rays	1	2	3	4	5
s. Total coverage such as that offered by Group Health Co-op	1	2	3	4	5

19. How much would you be willing to pay per quarter for health insurance?

____ a. $15 - $19 ____ c. $25 - $29 ____ e. $35 - $39

____ b. $20 - $24 ____ d. $30 - $34 ____ f. $40 - $44

____ g. $45 or more

20. If more services could be provided at Hall Health Center, would you favor a mandatory health fee as part of your tuition payment each quarter?

____ No *(Please go on to Q. 21)*

____ Yes - What services would have to be added?

_____

What fee would you be willing to pay each quarter?

____ a. Under $5 ____ b. $5 - $10 ____ c. $11 - $15 ____ d. $16 - $20 ____ e. $21 - $25 ____ f. Over $25

21. If the University had a mandatory health fee, do you think you would also enroll in an insurance program for major medical coverage, or coverage not provided by Hall Health Center?

____ No

____ Yes

Demographic Information

These items are optional, but are very important in considering issues involved in health insurance planning.

22. Please circle your class at the UW:

Freshman Sophomore Junior Senior Graduate/Professional U-5

23. How many class hours are you taking this quarter? _____ hours

24. Please circle your age group:

18 or under 19 - 21 22 - 25 26 - 29 30 or over

25. Are you *(please check)* ____ Male ____ Female

26. Number of dependents (spouse or children who would be eligible for inclusion under the University insurance plan)

_____ dependents

THANK YOU VERY MUCH FOR YOUR PARTICIPATION. PLEASE ADD ANY OTHER COMMENTS YOU WOULD LIKE TO MAKE ABOUT THE SUBJECTS OF THIS SURVEY.